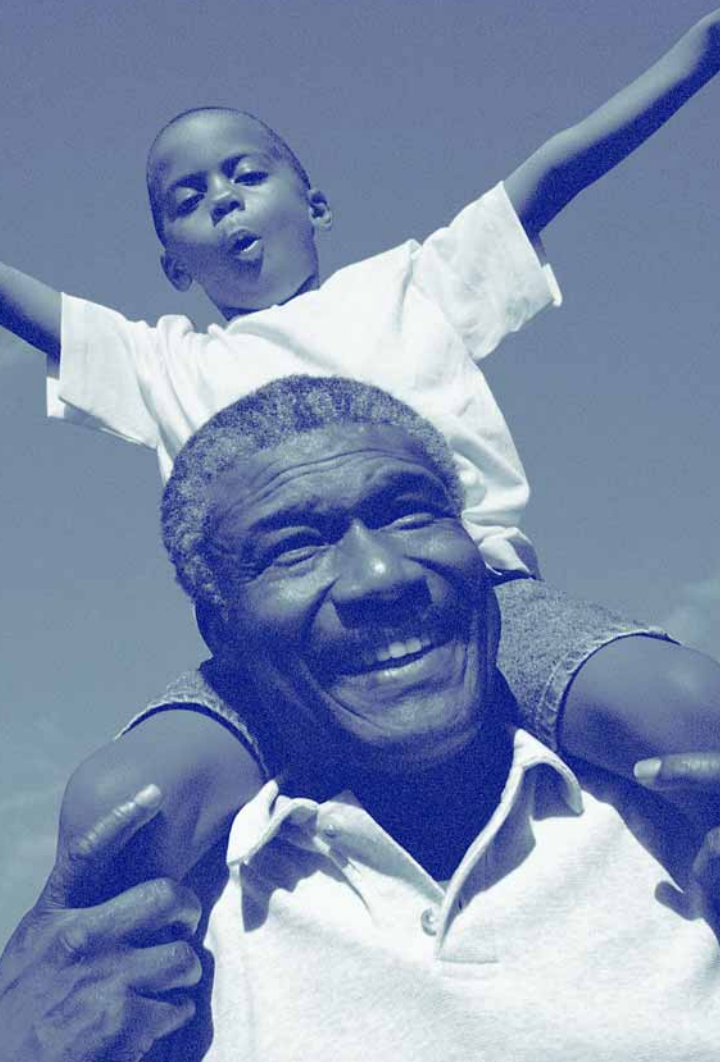


After You Retire

What Every Pension
Recipient Should Know



State of Michigan
Office of Retirement Services
August 2003

About the Office of Retirement Services

The Office of Retirement Services (ORS) administers retirement programs for Michigan's state and public school employees, judges, and state police. Our vision is to provide fast, easy access to complete and accurate information and exceptional service for our more than half million members.

About This Publication

The intent of this publication is to summarize basic plan provisions. Should there be discrepancies between this publication and the actual law, the provisions of the law govern.

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I. Welcome to Retirement!

Congratulations! At long last, it's time to reap the rewards of your many years of hard work as a dedicated Michigan public servant.

Now that you've got the paperwork behind you, perhaps you're wondering about some of the day-to-day things the future might bring, like when your first check will arrive.

In this book we answer the pension and insurance questions most new retirees have. We also list some of the situations that would warrant contact with

us. You'll note that we point to the ORS

website for many of the forms you might need; however

you can always call, write, fax, or

email us for any of the forms listed.



Inside the back cover of this publication you'll find complete details on how to contact ORS. Please keep this book in a handy place as a reference.

II. Your Pension Payments

You've filed your retirement application, submitted the necessary paperwork, and you've said farewell to your state employment. What next? In this section, we tell you a few pension-related things to expect.

Your award letter.

Once you have terminated employment and all the required documentation has been delivered to ORS, we will obtain your final wage information, recalculate, and put you on the state's retirement payroll. You'll get an award letter that tells you how much your pension payment is and when you can expect your first check. The letter also details how your pension was calculated (final wage and service totals) as well as any deductions (insurance premiums, taxes) reflected in the payment amount.

If you disagree with the determination, you may request a review by writing to ORS, stating the basis for your disagreement and providing all information which supports your position. Your request will be reviewed and you'll be notified in writing of the outcome.

Your monthly payments.

Pensions are paid on the 25th of each month for the month they are due. If the 25th falls on a weekend or holiday, watch for your payment on the preceding business day. December payments are issued a week earlier.

If you applied for your pension late in a month or close to your last day of work, your first check could be delayed a few months. If this happens, your payment amount will cover the retroactive period to your retirement date.

Your benefit statements.

Mailed pension checks are accompanied by a description of the pay amount and deductions. If you use EFT for your payments, you will be mailed a statement six times a year (January, March, May, August, October, and December) in advance of the payment due dates.

Each January, ORS will send you a federal form 1099R. This pension income statement reports the payments made to you during the previous year and any taxes withheld. You will need it when you file your income tax return.

Pension increases happen in October.

You can look forward to your 3 percent (not to exceed \$25 per month) postretirement increase beginning with the first October after you have been retired a full year. For example, if you retire on December 1, 2006, your first increase will be on October 1, 2008.

Remember, the postretirement increase doesn't compound, but it does accumulate. So every



October, you can expect to get \$25 more per month than you did the previous year, assuming you're eligible for the maximum increase. (Note:

The percentage may be adjusted if you receive an equated or survivor pension.)

If your pension is based on a duty death or duty disability, you will not receive a postretirement increase.

Your deferred compensation.

CitiStreet will send you information about payout options from your deferred compensation account(s). If not, please contact CitiStreet at **(800) 748-6128** or **<http://stateofmi.csplans.com>** to request its *Guide to Termination and Retirement Distributions*.

Once you're retired, there is no active link between your state human resource data and CitiStreet. From now on you must notify ORS about changes in your address, tax preferences, and other events that affect your pension and insurance, and also contact CitiStreet to report those changes that affect your deferred compensation plans.

If you chose the equated option.

If you chose the equated plan for your pension, expect your pension check to be reduced (as described in your award letter) the month following your 65th birthday.

It doesn't matter when you actually begin receiving your social security checks—the pension reduction occurs at age 65 regardless. It also doesn't matter how much your social security checks are—the pension reduction is based on the social security estimate you provided. As such, you won't need to notify us when your social security begins because your pension will automatically be reduced.

Overpayments must be recovered.

The retirement law requires the system to correct any payment errors. As a result any person who receives a benefit payment in error will be required to repay the benefit.

Expect your
pension payment
around the 25th of
each month.

III. Your Insurance Benefits

As a state retiree, you and your eligible dependents have the option of continuing your state-sponsored group insurances.

Continuing Health Coverage

When your retirement application is processed, we forward your insurance enrollment forms to the health, dental, and vision insurance carriers. You should receive insurance identification cards and materials a few weeks after your pension begins. If you require health services before your cards arrive, save your itemized receipts for submission afterwards. Or, if necessary, have the provider verify your coverage with ORS.

Questions about
covered
services

or an
insurance
claim?

Contact
Employee
Benefits

Division or the
insurance
carrier.

Questions about
enrollment?

Contact ORS.

The insurance carrier is your best bet for answers about an insurance claim or if you want to know if a particular service is covered. The Employee Benefits Division can also help with claims or coverage problems—navigate to Employee Benefits on the Michigan Department of Civil Service website at **www.michigan.gov/mdcs**, or call **(800) 505-5011** (if you're calling from Lansing, the number is **373-7977**).

If you have questions or a problem with insurance *enrollment*, contact ORS.

Insurance premiums.

The state pays most of your premiums for health, dental, and vision insurances; your portion is deducted from your pension checks.

You will be notified in advance of any rate changes, which typically occur in October. Premium rates for each carrier are also posted on the ORS website (navigate to Publications and Forms/State and State Police Retiree Insurance Plan Rates).

How Medicare affects your coverage.

You do not need to notify ORS when your Medicare coverage begins at age 65. However, if you or any of your covered dependents are eligible for Medicare *before* the age of 65, you must enroll and send ORS a copy of your Medicare card. (Medicare begins at age 65; after 24 months of social security disability eligibility; or in cases of end-stage renal disease.)

Be sure to enroll in Medicare Parts A and B when you're first eligible, and to notify ORS *if* that happens *before* you are age 65.

State health insurance coverage automatically becomes a *supplement* to Medicare when a covered person becomes eligible for Medicare. That means the state becomes the secondary provider, and begins limiting reimbursement as if the person had enrolled in Medicare. In short, you will be liable for services normally paid by Medicare as soon as you (or a covered person on your plan) are eligible for Medicare, whether you enroll or not. It's therefore *very important* that you and anyone covered under your state health insurance accept both parts of Medicare—Part A/Hospital and Part B/Medical—as soon as it is offered.

Effects of other group insurance.

The state health, dental, and vision insurance plans include a coordination of benefits (COB) provision that applies when you or any dependent are covered under more than one group plan. If you have other insurance coverage, the combined payments from all plans will not exceed the allowed expenses for your care or service. Be sure to keep ORS informed if anyone on your insurance is covered under another insurance.

You cannot cover your spouse as an insurance dependent if he or she is also enrolled as an eligible state employee or state retiree.

Enrolling or changing your enrollment after retirement.

As an active state employee, you could only change your insurance enrollments during the annual open enrollment period. As a retiree, you can do this at any time during the year. However, your request won't take effect until six months following the first day of the month in which ORS receives your completed application. The waiting period doesn't apply if there has been an involuntary loss of other group coverage or a change in your family status.

If you decide not to enroll in the health, dental, or vision insurance within 31 days of your retirement

effective date but then want to enroll later, or if you want to change your enrollment, use the *Group Insurance Application* form. To enroll in an HMO, request the enrollment form directly from the HMO. Send your completed form to ORS.



After making sure your enrollment application is complete we will take action to adjust your premiums if necessary, and then we

will enroll you with the insurance carrier you have selected. If you do not receive your insurance card(s) by your effective date, please contact the insurance carrier directly.

If you've had an involuntary loss of other group coverage.

ORS can waive the 6-month waiting period if eligibility for coverage in another group plan is cancelled for you or your dependent. Within 31 days of that loss, submit your *Group Insurance Application* or HMO enrollment form along with a letter from the other group plan verifying loss of eligibility and the date coverage ends. Coverage can begin the first of the month following the month in which we receive your completed application and required proofs.

Your medical records are private.

The Health Insurance Portability and Accountability Act (HIPAA) and related rules require group health plans to protect the privacy of its members' health information. If you have state-sponsored health insurance please go the Department of Civil Service website at **www.michigan.gov/mdcs** and navigate to Employee Benefits /HIPAA. There you will find a privacy notice which explains how your medical information may be disclosed and how you can get access to this information.

Need a form?
Try our website
www.michigan.gov/ors
or phone us at
(800) 381-5111.

Dependent Health Insurance

Eligible dependents for health, dental, and vision insurance plans include your spouse (as long as he



or she is not also separately enrolled as an eligible state employee or retiree) and your unmarried children until the end of the month in which they turn 19. Coverage for your eligible dependents is the same as yours. You may be asked to provide tax returns as proof of dependency and school records as proof of school attendance.

In addition to being unmarried, children must meet the following conditions to be considered eligible. They must be:

- Your children by birth or legal adoption who are in your custody and dependent on you for support.
- Your children by birth or legal adoption who do not reside with you, but are your legal responsibility for the provision of medical care (for example, children of divorced parents).

In the case of legal adoption, a child is eligible for coverage as of the date of placement. Placement occurs when you become legally obligated for the total or partial support of the child in anticipation of adoption. A sworn statement with the date of placement or a court order verifying placement is required.

Continuing coverage after age 19.

If your coverage is still active but your dependent child no longer meets the eligibility criteria outlined above, your dependent child can remain on your coverage through the month in which the child turns 25 if he or she is:

- Unmarried and between age 19 and 25.
- Dependent on you for financial support.
- A student who regularly attends school.

If your enrolled dependent is an incapacitated child, coverage will continue as long as he or she became incapacitated before age 19, continues to be incapacitated, and your coverage does not terminate for any other reason. Incapacitated children are those who are unable to earn a living because of a mental or physical impairment and must depend on their parents for support and maintenance. To ensure uninterrupted coverage for your incapacitated child, you must furnish proof of incapacitation and dependency before the end of the month in which the child turns 19.

Reporting changes for your dependents.

It is your responsibility to notify ORS in writing of any change in your status or that of your family that would result in ineligibility, or of coverage under any other group insurance including Medicare. We will adjust your premium deductions if necessary, but we cannot refund premiums that were withheld before the month in which you report the change.



To report such changes, use the ORS *Insurance Change Request* form, available from ORS and on the website.

The same form is used to add or change the name of someone on your health, dental, or vision insurance contract. If you're adding a spouse or dependent due to marriage, birth, or adoption, be sure to submit the form within 30 days of the event so that the 6-month waiting period can be waived. Please include a copy of the marriage, birth, or adoption certificate.

COBRA protects your dependents after eligibility stops.

If one of your dependents loses eligibility for state-sponsored group insurance, they may be able to pay for continued coverage for a limited time. A federal law known as the Consolidated Omnibus Budget Reconciliation Act, or COBRA, allows your dependent spouse or child the option of paying for continued health insurance coverage for up to 36 months after a qualifying event.

The insurance carrier may also offer a conversion policy. Your dependents will be notified of these options.

Your Life Insurance Protection

As a retiree, state-sponsored life insurance through United Benefit Life Insurance continues for you and your dependents at no charge to you. Your coverage is 25 percent of the coverage you carried when you left work; your dependents' policies are capped at \$1,000 each. (If you left as a deferred member you do not qualify for the state-sponsored life insurance.)

Life insurance for your dependents.

Your qualified dependents for life insurance coverage include the following:

- Your spouse.
- Your unmarried dependent children under age 23.
- Any other unmarried child who lives with you and depends on you for support as defined by IRS regulations.

You can't add anyone to your life insurance contract after you retire unless they are a new dependent (acquired by birth, adoption, or marriage). You can, however, change the *beneficiary* at any time. Any person(s) can be named as beneficiary(ies) for your life insurance.



Conversion coverage is available.

Within 30 days of retirement, you may convert the remaining 75 percent of your active life insurance to a private direct pay policy. You may also convert the amount by which the dependent policy was reduced. Contact your human resource office for rates and the conversion application.

Keep your award letter.

The award letter you receive when your retirement application is processed serves as your only proof of your life insurance coverage, so be sure to keep your award letter with your important papers. The certificate of insurance with coverage provisions can be viewed online by following the Employee Benefits links at the Michigan Department of Civil Service website: **www.michigan.gov/mdcs**.

About Long-Term Care Insurance

Long-term care insurance helps offset the cost of custodial care provided in a nursing facility or in the home. The state established a group plan with MetLife for long-term care insurance for active (working) employees and retirees, as well as their parents, parents-in-law, grandparents, and grandparents-in-law.

The state negotiated this offering for employees and retirees, but it neither encourages nor discourages you to enroll. Eligibility, enrollment, coverage, and cost questions about the long-term care insurance should be directed to MetLife at **<http://stateofmichigan.metlife.com>** or **(800) GET-MET8**.



IV. What Your Survivors Should Know

When you applied for your pension, you chose either a *straight life* option, which provides no ongoing benefit after your death, or one of the *survivor* options, which continues payments and insurance for the lifetime of the person you named as your survivor pension beneficiary.

Whether ongoing benefits are due or not, your survivor should contact us upon your death. We will ask for your social security number so that we can stop your payments and review your record to see if anything more is payable.

Additional information about reporting a death can be found at CitiStreet's website at **<http://stateofmi.csplans.com>**; and in Employee Benefits Division's *Death Benefits for State Employees: A Guide for Surviving Family Members, Estate Executors and Others*. This publication can be found at **www.michigan.gov/mdcs**.

Continued insurance for your survivors.

If you elected a survivor option for your pension, group insurances will continue uninterrupted for your designated pension beneficiary. Your eligible dependents who were covered at the time of your death will continue to receive insurance benefits only if you have chosen the survivor option.

If you did *not* choose a survivor option, coverage for your enrolled spouse and dependents ceases 30 days after your death. However, they may be eligible to continue insurance coverage for up to 36 months through COBRA or for an unsubsidized group conversion policy as described in Section III.

V. When to Contact ORS

In this section we list the most common situations that would require a contact with ORS. Please use it as a general guide only. Because we can't list every possible event that should be reported, it's best to call us if you're not sure.

■■ ADDRESS CHANGE ■■

Be sure that ORS knows your current mailing address (even if you use EFT for your checks) at all times so that you receive your statements and other important notices.

If you use EFT, you can change your address by phone, email, or by writing or visiting ORS. We'll need your social security number (and the retiree's number, if you are receiving a survivor benefit), along with both your old and new address.

If your checks are mailed to you, we must have a written request to change your address. Send us a signed letter or use the *Name and Address Change* form. In most cases, if we receive your request by the first day of the month, your next check will be redirected.

We will notify your insurance carriers of your address change; however, it may take up to 30 days before the insurance carrier can take action. If you're insured by an HMO, ask to speak with an ORS insurance representative because an address change could affect your coverage.

See EFT CHANGE (in this section) if you are changing your EFT account.

Need a form?
Try our website
www.michigan.gov/ors
or phone us at
(800) 381-5111.

■■ BIRTH ■■

Ordinarily, the birth or adoption of a child after you retire will not affect your pension. However, if you wish to enroll your child in your insurance plans, you should complete the *Insurance Change Request* form as explained in Section III.

A birth or adoption could mean that you need to change your life insurance beneficiary using the *Life Insurance Beneficiary Designation* form. And don't forget your deferred compensation account with CitiStreet.

■■ DEATH ■■

Death of member. Upon your death, your personal representative (family member, executor) should contact ORS as quickly as possible. We will need your social security number and a certified copy of the death certificate, as well as his or her name, address, and telephone number. See Section IV for information to give to your survivors.

Death of survivor pension beneficiary. If you elected a survivor option and your pension beneficiary predeceases you, notify ORS and provide a copy of the death certificate. Your pension will "pop up" to the full (unreduced) straight life pension. If you elected the equated plan and your beneficiary dies before you, your benefit will revert to the straight life equated amount.

If any person receiving a survivor benefit dies, ORS should be contacted immediately. We will need the social security number of the state retiree as well as that of the beneficiary who was receiving benefits, along with a copy of the death certificate.

Death of insurance dependent. If anyone enrolled as a dependent in your health, dental, or vision insurance plan dies, report the death immediately using the *Insurance Change Request* form as explained in Section III. Send a copy of the death certificate along with the completed form.

Additional information about reporting a death can be found in Section IV.

■■■ DISABILITY RETIREMENT ■■■

If you are receiving a disability retirement, you should notify ORS if your condition improves, or if you receive workers' compensation payments. ORS will also need to know if you plan to return to gainful employment and you are under age 60.

■■■ DIVORCE ■■■

A divorce will not affect your pension unless you elected a survivor option and then divorce after retirement. You can change your option to a straight life pension provided ORS receives a court order to make the change. Contact ORS for advice in this situation.

If you contact ORS about something specific to your account, we'll usually need your social security number to look up your record.

If your former spouse is enrolled as a dependent in your health, dental, or vision insurance plan, his or her eligibility will cease. Report the divorce immediately using the *Insurance Change Request* form as explained in Section III.

A divorce could mean that you need to change your address or name using the *Name and Address Change*, or change your

life insurance beneficiary using the *Life Insurance Beneficiary Designation* form. And don't overlook your deferred compensation beneficiary with CitiStreet.

■■ EFT CHANGE ■■

If you want to sign up for EFT or change your EFT bank account, complete an *Electronic Funds Transfer (Direct Deposit) Application*. Send this form to ORS with a voided check or deposit slip. Ordinarily, if we receive your request by the first day of the month, your next payment should be deposited to your new account. However, don't close your old account until your pension check

You've better things to do than wait by the mailbox and again at the bank. Direct deposit of your pension is secure and simple!

has been successfully deposited in your new account.

If you want to cancel your EFT

authorization, submit a written request to ORS. Include your name, mailing address, social security number, and signature. Do not close your account until you receive your pension payment at your mailing address.

■■ EMPLOYMENT ■■

If you retired under the regular age and service provision (not under "disability"), you do not need to report any employment to ORS. Please see the *Working After Retirement addendum* by clicking [here](#). If you are a pensioner, you must report any employment to ORS for any month in which you receive wages.

If you are retiring, please see the *Retirement, special provisions* section of the *Retirement Handbook* for the state or any special provisions that may apply. If you are retiring in advance if you are not yet 65, please see the *Retirement addendum by clicking here.* If you are retiring and are thinking about going to work.

■■ MARRIAGE ■■

Marriage of member. If you marry after your retirement pension begins, there is no need to report the marriage because your payments will not be affected.

However, if you wish to enroll your new spouse in your insurances, you should complete the *Insurance Change Request* form as explained in Section III. If you submit the form and a copy of your marriage certificate to ORS within 30 days, coverage can begin as of the marriage date (the ordinary 6-month waiting period is waived).

A marriage could mean that you need to change your address or name using the *Name and Address Change* form, or change your life insurance beneficiary using the *Life Insurance Beneficiary Designation* form. And don't overlook your deferred compensation beneficiary with CitiStreet.



Marriage of survivor pension beneficiary. If you are receiving a survivor pension on the account of a deceased state employee, you don't need to report your marriage because your pension will continue as usual, and insurance benefits are not available to your new spouse.

Marriage of insurance dependent. As explained in Section III, only unmarried dependents are eligible for insurance coverage. If anyone enrolled on your contract as an insurance dependent marries, you must notify ORS immediately. Use the *Insurance Change Request* form.

■ ■ MEDICARE ■ ■

You do not need to notify ORS when your Medicare coverage begins at age 65. However, if you, your spouse, or anyone covered by your insurance are offered Medicare before age 65, you must enroll, and you must provide a copy of the Medicare card and a copy of your health insurance card to ORS.

MEDICARE		HEALTH INSURANCE	
SOCIAL SECURITY ACT			
NAME OF BENEFICIARY JOHN D. DOE			
MEDICARE CLAIM NUMBER 123-45-6789A	SEX MALE		
MEDICARE CLAIM NUMBER	EFFECTIVE DATE		
HOSPITAL INSURANCE (PART A)		1/1/95	
MEDICAL INSURANCE (PART B)		1/1/95	
SIGN HERE _____			

Section III explains how Medicare eligibility affects your state health insurance coverage.

The state begins to subsidize health insurance plan premiums in full when Medicare begins (with the exception of a few HMO contracts). This means that there should be no premium payment deducted from your monthly pension check. Because you cannot be reimbursed retroactively for any premiums deducted, be sure to notify ORS as soon as you or any dependent on your health insurance plan becomes eligible for Medicare before the age of 65.

■■ MISSING PAYMENT ■■

If your pension check doesn't arrive in the mail by the 7th day of the month after its due date (ordinarily the 25th of each month), contact ORS. Notify ORS after 3 days if your regular EFT payment has not been deposited to your account.

If you receive your check and then it is lost, stolen, or destroyed, contact ORS immediately. We will issue a stop payment on the check and send you an affidavit for your signature. When you return the affidavit, the Department of Treasury will cancel the original check and issue a replacement.

■■ SOCIAL SECURITY ■■

You don't need to notify ORS when your social security payments begin because it will not affect your pension. (If you elected the equated plan option, remember that your pension will be reduced when you turn age 65 regardless of how much your social security benefit is, or when it begins. The reduction in your pension is based on

the social security estimate you provided when you applied for your pension.)

Apply for your social security about 3 months ahead of time.

For information, go to www.socialsecurity.gov, phone (800) 772-1213, or visit your local office.

■ ■ TAXES ■ ■

You can change your federal tax withholding rate at any time by sending ORS an updated *Pension Recipient's Federal Income Tax Withholding Authorization*.

Your pension is exempt from Michigan and local income taxes, through you'll still have to file a state and city tax return. If you live outside of Michigan, check the state and local tax regulations in your area.

Each January, ORS will send you a federal form 1099R so you can file your income



tax returns. This statement shows how much was paid to you during the year in pension benefits, as well as how much was withheld in taxes. If you don't receive yours by February 10, contact ORS so we can mail a duplicate statement.

VI. Enjoy Your Retirement!

We hope that after reading this booklet you have a better understanding of how your pension and insurance benefits are handled, and how to report changes that could affect those benefits. Our goal is to alleviate any worries you may have so that you can relax and enjoy your retirement.

Please stay in touch. Let us know how we can better serve you, or if we can clarify the information in this or any ORS publication or on the ORS website.

As always, please don't hesitate to contact us if you have any questions. The ORS vision—to provide fast, easy access to complete and accurate information and exceptional service—is one we take very seriously.

Complete contact information can be found inside the back cover of this booklet.



YOUR RESPONSIBILITIES

- Read this booklet, and keep it in a safe, handy place for reference.
- Read the semiannual *Connections* newsletter that we send to all of our retirees.
- If you're not sure whether you need to report something, contact us. This booklet is only a guide, and doesn't list every event that could affect your pension or insurance.
- Contact ORS if you have any questions or problems related to your pension.
- Let us know how we can serve you better. Give us feedback on our website, our publications, and our correspondence—please!
- Enjoy your retirement!



Working After Retirement

If you go to work after you retire, your earnings usually won't affect your pension, with the following possible exceptions.

(1) State of Michigan employment. If you become reemployed by the state on or after December 1, 2002, your pension payments will continue with these stipulations:

- You did not return to work in the same month as your retirement effective date. If you become reemployed in the month of your retirement effective date, we cannot pay your pension during the period of reemployment.
- Your membership in the Defined Benefit plan will cease. If you return to state employment you will be covered under the state's Defined Contribution 401(k) plan.

You must advise your employer of your retiree status if you're reemployed by the state.

(2) Disability retirement pensions. If you are receiving a disability retirement, special limitations apply if you go to work (whether for the state or another employer). Contact ORS in advance if you're a disability retiree under age 60 considering a return to work.

The information above amends the following printed materials:

Retirement Readiness: A Two Year Countdown, printed August 2003. Page 33–Working After Retirement.

After You Retire: What Every Pension Recipient Should Know, printed August 2003. Page 23–Employment.

AT YOUR



www.michigan.gov/ors



ORSCustomerService@michigan.gov



Main Office - Lansing

8:30-5:00 Walk-ins welcome

General Office Building

Corner of Harris Drive and Ricks Road



Directions: From I-96, take Exit 98A-South Lansing Road to Canal Road. ORS is in the 3-story brick building bordered by Canal Road, Ricks Road, Harris Drive, and Billwood Highway.

SERVICE



(800) 381-5111

Within Lansing 322-5103



P.O. Box 30171

Lansing, MI 48909-7671



Outreach Office - Detroit

Phone (313) 456-4010 for appointment

Cadillac Place

3068 W. Grand Blvd., Suite 4-700



Directions: From I-75, take Exit 54-Clay Ave/ E Grand Blvd. Head west on East Grand Boulevard for about 3/4 mile to Cadillac Place.

From I-94, take northbound US-10 (Lodge Freeway) to W Grand Blvd exit. Proceed east 3 blocks on West Grand Boulevard to Cadillac Place.



Office of Retirement Services

P.O. Box 30171

Lansing, MI 48909-7671

